

THREE MEN KILLED IN FREIGHT WRECK

Caught Under Debris
When Engines Turn
Over.

TUNNEL SCENE OF DISASTER

Nineteen Cars Loaded With Coal
Pile Up in Entrance to Pas-
sage Under Mountain—Bod-
ies Are Recovered and
Taken to Bristol—Fall-
ing Stone Blamed.

The dead:
W. S. Adams, engineer, of Bristol.
J. R. C. Spores, fireman, of Benham.
Leland Glover, fireman, of Bluff City.
The injured:
S. S. Carlier, fireman, of Elizabeth-
ton, Tenn., hip crushed and otherwise
hurt.
Charles Bradley, engineer, injuries
slight.

[Special to The Times-Dispatch.]
Bristol, Va., December 24.—In one of
the most disastrous freight wrecks in
the history of the Virginia and South-
western Railway, three men were
killed and two injured at 2 o'clock
this morning. The wreck occurred
in Natural Tunnel, near Clinchfield,
forty-four miles northwest of this
city. Railway officials are not posi-
tive as to the cause of the disaster,
but they attribute it to the falling of
a stone from the arch of the tunnel
onto the tracks.

A double-header freight train was
speeding down the grade in the direc-
tion of Bristol, when the engines, soon
after entering the spacious tunnel
opening under the mountain, jumped
from the track and turned over, catch-
ing Engineer W. S. Adams and two
firemen, J. R. C. Spores and Leland
Glover, under the mass of steel wreck-
age. Nineteen loaded coal cars piled
up in a confused heap behind the
wrecked engines, and the northwest
entrance to the tunnel was blocked.

The body of Spores was recovered
soon, but it was late in the day be-
fore the workmen were able to reach
the bodies of Adams and Glover.

Engineer Adams, who married a sis-
ter of former General manager J. H.
McClellan, of the Virginia and South-
western Railway, is survived by his
wife and eight children.
Fireman Spores, who was a son of
Francis Spores, of Benham, is sur-
vived by a wife and five small chil-
dren. The bodies were brought to
Bristol to-day, and were prepared for
burial at the mortuary of McNeill &
sons.

Engineer Charles Bradley, who oc-
cupied the forward engine, had a mir-
aculous escape. He was only slightly
injured. He says that Fireman Spores
was drowned in Stock Creek, being
held under the water by the debris.

COLD WEATHER COMING

It Is Working Its Way Here From the
Northwest.

Washington, December 24.—Unset-
tled weather during the next few days
will give way to a period of more so-
ber weather by the end of the week,
according to a bulletin issued to-
night by the Weather Bureau. Stormy
weather is also predicted over the
North Atlantic steamship routes, the
British Isles and Europe.
The cold of the season,
the bulletin continues, "now pre-
vails in the interior of Alaska, the
lowest temperatures reported from
that region being 52 degrees below
zero at Tanana and 46 degrees below
zero at Eagle. The indications are
that the first part of the week will
be unsettled, with snow or rain in
Northern and rain in Southern districts
east of the Rocky Mountains, attend-
ing the eastward movement of a dis-
turbance that now covers the Middle
West.

"Another disturbance will appear in
the far West about the middle of the
week, across the Middle West about
Thursday or Friday, and the Eastern
States at the close of the week; it will
be attended by general precipitation.
A pronounced change to colder weather
will cover the North and Western
States Tuesday and Wednesday, and
advance eastward and southward over
the Eastern and Southern States dur-
ing the latter half of the week, ter-
minating the prolonged period of un-
seasonably high temperatures in these
districts."

FLOWERS FOR RICHESON

One Bouquet Comes From Accused
Pastor's Placence.

Boston, December 24.—Christmas Eve
found Rev. C. V. T. Richeson, who is
awaiting trial charged with the pos-
sioning of his former sweetheart, Avis
Linnell, somewhat recovered from the
effects of his self-mutilation and the
subsequent surgical operation last
Wednesday. His physicians said the
prisoner-patient, the out-of-favor
Seward bouquets of flowers, one of the
holiday gift of his fiancée, Miss Violet
Edmonds, were placed beside the min-
ister's cot as reminders of the Chris-
tmasside.

The initiative in any step looking to
the appointment of a commission to
determine whether Richeson is insane
will not be taken by District Attorney
Pellettier. Mr. Pellettier says he does
not consider that the minister's act of
Wednesday warrants such a move. Al-
though Lawyer Morse is quoted as say-
ing that in his opinion the act indicat-
ing an abnormal mind, the defense
has taken no steps as yet toward rais-
ing the question of sanity.

SIGNS OF YIELDING AREN'T APPARENT

Chinese Peace Confer-
ence Is Hopelessly
Deadlocked.

STATEMENTS OF RIVAL LEADERS

Wu Ting Fang and Tang Shao
Yi Firmly Resolved for Ulti-
mate Victory, and Both
Would Deplore Interven-
tion—Preparing to Re-
new Hostilities.

Shanghai, December 24.—Tang Shao
Yi, the imperial plenipotentiary ap-
pointed by Premier Yuan Shi Kai and
Wu Ting Fang, the Foreign Secretary
of the revolutionary cabinet, the prin-
cipal figures in the peace conference
here to-day gave signed statements to
the Associated Press, briefly setting
forth their views. That from Tang
Shao Yi, who is Yuan Shi Kai's per-
sonal representative, is as follows:
"The situation in China to-day de-
mands caution and deliberation, and
also the highest form of patriotism,
which means the subordination of
everything to the welfare of our coun-
try. I am trying my best to settle all
major differences as a result of this
conference and show the world a new
China, united, strong, autonomous
and peaceful, and a whole people pros-
perous.

"We won't divide China. I want
peace here and throughout the world,
but dread any form of intervention."
TANG SHAO YI.
Wu Ting Fang's statement follows:
"Greetings to the people of the
United States and the world from a
representative of the newly formed
republic. We hope and expect
to accomplish our great purpose.
When that is done it will benefit not
only the people of China, but all na-
tions with which we are commercially
and diplomatically connected.
"I feel sure that all nations sym-
pathize with us in our struggle for
liberty, freedom and better govern-
ment. I confidently expect that na-
tions will remain strictly neutral,
as they have declared themselves to
be, until our conflict is ended."
(Signed) "WU TING FANG."

Hospitality Preparing.
Peking, December 24.—Word comes
from Pao Ting Fu, which is one of
the important military centres, that
the hospitals there are making prepa-
ration to receive many wounded
who are expected to be brought there
soon. This is taken to indicate, along
with other signs, that the imperial
government intends to renew hostil-
ties. It is believed that Premier Yuan
Shi Kai sees the hopelessness of the
situation, and is evidently desirous
to repeat the moral effect of the cap-
ture of Han Yang by retaking Wu
Chang, which, under present condi-
tions, should fall easily to the im-
perialists.

An edict issued to-night by Yuan
Shi Kai confers posthumous honors on
the imperialist commander, who com-
mitted suicide when the city of Chao-
chow was captured by the rebels.
This is one of many such honors
recently bestowed by Premier Yuan,
which the ex-rebel did not dare to be-
stow, and it means that Yuan Shi Kai
has not been intimidated.

Thirty-four quiescent rebel prison-
ers have reached Pao Ting Fu. This
has aroused comment, as rebel prison-
ers are seldom taken in China. The
Chinese have difficulty in understand-
ing the Western idea of capturing and
caring for prisoners.
A reliable Chinese report has been
received from Chung King that Tuan
Fang's head is being held in Hu-Poh
for ransom. Tuan Fang was formerly
director-general of the Hu-Kwang
Railroad. He had recently been ap-
pointed viceroy of Szechuan province,
and, according to information reach-
ing the mission here, he was attempt-
ing to bribe the officers tried to
escape in company with his brother.
But the soldiers fell upon him and
both were hacked to pieces.

LAW IS CLEARED

Associate Justice Day Gives Opinion
on Bankrupt Proceedings.
Washington, December 24.—At the
beside of his wife in Canton, O., As-
sociate Justice Day, of the Supreme
Court, has written an opinion, dis-
pelling much uncertainty about bank-
ruptcy proceedings. Last Monday
Chief Justice White announced in
court that the opinion would be re-
corded, and the printed opinion has
just been filed in the clerk's office.
Among other things decided were these:

"That a State court cannot entertain
a suit on a debt by a creditor against
a debtor when a Federal court any-
where in the United States is pass-
ing on a petition to declare that debtor
a bankrupt.
But a Federal court cannot take five
years to pass on the petition, allowing
some creditor to manage the debtor's
business. That would amount to deny-
ing the petition.

So it was held that the Beekman
Lumber Company, of Missouri, could
sue in the Missouri State courts the
Acme Harvester Company, of Peoria,
Ill., despite bankruptcy proceedings in
Illinois.

BOSTON HAS SWEET FIRE

More Than 1,000,000 Gallons of Mo-
lasses Destroyed by Flames.
Boston, Mass., December 24.—More
than 1,000,000 gallons of molasses was
destroyed in a fire to-day among the
warehouses and buildings of the Boston
Molasses Company. The loss on the
stock and property of the company,
which is said to have been the biggest
plant of its kind in the world, is es-
timated to amount to between \$250,000
and \$300,000.

VOTE SELLERS MAY ESCAPE PENALTY

Legal Technicality Will
Be Advanced for
Their Protection.

BRIBERS MAY NOT TESTIFY

Likely to Incriminate Themselves
Beyond Power of Court to
Grant Immunity, and so
Whole Case Will Fall to
Ground—Legal Bat-
tle Assured.

[Special to The Times-Dispatch.]
Bristol, Va., December 24.—Through-
out the technicality, the hundreds of
persons in Lee county who have been
shown up by the "buddies" as having
sold their votes may escape conviction
and consequent fine and disfranchise-
ment. This is the latest phase of the
sensational investigation into the al-
leged wholesale debauchery of the
electorate of that county. It is stated
to-night by one of the prominent law-
yers in Lee county that it is his opin-
ion, and that of the best lawyers of the
Jonesville bar, that the vote buyers
who have confessed before the grand
jury, under Judge Skeen's promise of
immunity, may be compelled to refuse
to testify at the trial of the vote sell-
ers, on the ground that it would in-
criminate them beyond the power of
the court to grant the immunity. If
this proves true, no convictions can be
made, as there is only one witness
against each vote seller, and the inves-
tigation would come to naught.

Buyer Not Exempt.
Nearly all of the indictments were
under the bribery statute, which re-
quires the buyer equally with the seller
and operates as effectively in one di-
rection as the other. The buyers are
not exempt from punishment under this
statute, but they can be convicted un-
der no other.

Judge Skeen is said to have under-
taken to read "immunity" into the
bribery statute. Some question al-
ready has been raised as to the
conclusiveness of the presumption
that the voters will be disfranchised
for life unless convicted under the
straight bribery statute, and unless the
bribe givers are likewise disfranchised.
E. S. Stapleton and Henry Fugate,
indicted under the election law for
using money, upon evidence before the
grand jury that they received \$100
each, have stated under oath that they
received nothing and did not know of
any money that was used for election
purposes. It develops that six Repub-
licans were indicted for receiving large
sums of money, and not accounting for
it before the grand jury.

Conviction Doubtful.
Despite the fact that the Virginia
election laws are rigid, it is feared
that the vote sellers may not be
brought to justice because of the fact
that practically all of the indictments
are made under the general bribery
election law, and the statute is man-
datory in making the bribe giver
equally guilty with the bribe taker.
It is stated now that the vote sellers
are being advised by lawyers to stand
trial, so confident are the attorneys
that they cannot be convicted, with
only one witness against each in-
dicted person, and the confessed
bribe giver, and under the statute
heavily guilty with the bribe taker and
liable to the same punishment.

LOST FOR TWO HOURS

President and Mrs. Taft Enjoy an
Afternoon's Escapade.

Washington, D. C., December 24.—
President and Mrs. Taft were lost for
two hours to-day, and there were 120
minutes of uneasiness in the White
House as a result. In the face of a
driving rain the President and Mrs.
Taft, at 4:30 this afternoon left the
White House, dodging the guardian,
Major Butt, and the secret service
men, and for two hours tramped to-
gether through the streets dropping in
at the homes of friends to wish them
the compliments of the season.
Secretary Hilges was the first to dis-
cover that his chief was missing. He
devised to consult him with reference
to some public business, and was as-
tonished to learn that the chief execu-
tive had escaped from under the vigil-
ant watch of his special guard. A
search of the White House and vicinity
failed to result. At 6:30 the anx-
ious searchers were assured that the
President and Mrs. Taft, trudging up
the walk, dripping with rain, but
apparently thoroughly delighted with
their afternoon's escapade.

The President in the morning ad-
dressed the children of All Saints'
Church, asking for their missing. He
declared that his chief was missing. He
devised to consult him with reference
to some public business, and was as-
tonished to learn that the chief execu-
tive had escaped from under the vigil-
ant watch of his special guard. A
search of the White House and vicinity
failed to result. At 6:30 the anx-
ious searchers were assured that the
President and Mrs. Taft, trudging up
the walk, dripping with rain, but
apparently thoroughly delighted with
their afternoon's escapade.

GIRL'S DEAD BODY FOUND

She Had Fallen From Room in Fas-
hionable Apartment House.

New York, December 24.—With the
skull fractured, the half-dressed body
of Rose Brown, twenty-three years old,
real estate dealer, was found by a
butcher boy this morning in the yard
of the fashionable Park Avenue apart-
ment house in which the family lives.
The father would not entertain the
idea of suicide, declaring his belief
that the young woman walked in her
sleep to the roof of the building and
fell off. She returned from a Christ-
mas celebration last night in good
spirits, he said, and had no reason to
end her life. Mr. Brown did not miss
his daughter, he said, until he was
awakened by the crowd that respon-
ded to the butcher boy's cries.

PASTOR ORDERED TO GIVE UP WORK

Dr. Warren Forced by
Eye Trouble to Leave
Second Baptist.

TAKES EFFECT NEXT SUNDAY

Brief Announcement Made to
Congregation, After Which
Members Call Meeting for
Wednesday Night to Act
on Resignation—Fur-
lough Suggested.

In an effort to save his eyesight by
prolonged rest, Rev. Louis Bacon War-
ren yesterday morning presented his
resignation as pastor of the Second
Baptist Church, to take effect from next
Sunday. Though it was known that he
was in bad health and under treat-
ment, his resignation came as a great
surprise to the congregation. A gen-
eral meeting of the membership of the
church has been called to take action
on the resignation on Wednesday night
at 8 o'clock.

Mr. Warren's announcement followed
the regular morning service yesterday.
The Christmas sermon was delivered
by Rev. R. J. Willingham, D. D., at the
close of which Mr. Warren, who had
conducted the service, announced a
church meeting to be held immediately
after the service.

Practically all of the men of the con-
gregation were gathered in the lecture
room in the basement, when Mr. War-
ren very briefly stated that he had had
serious trouble with his eyes for some
time, and that after consulting emi-
nent specialists he had been advised to
take a year of complete rest, suspen-
ding all study and work of every kind,
and by this means the oculists express-
ed hope that his eyesight will be fully re-
stored. Having concluded to act on
this advice and take the treatment ad-
vised, Mr. Warren said he would ask
the members of the church to accept his
resignation at once, so that he might get away at
the earliest possible date. Without
waiting for further debate on the mat-
ter, Mr. Warren pronounced the bene-
diction and declared the meeting ad-
journed.

May Give Him Furlough.

The men of the Second Baptist
Church were not satisfied with this
summary disposition of the resignation,
however, and a heavy reinforce-
ment of specialists he had been advised
to take. A general discussion
followed, in which a number of active
members of the church expressed the
view that the church should give Mr.
Warren a leave of absence for a year
and engage a pulpit supply in the in-
terim. After further debate a regular
meeting of the congregation was by
formal motion called for Wednesday
night to act on the resignation of the
pastor.

Friends of Mr. Warren stated after
the meeting that he had fully made up
his mind to retire, and that were the
congregation to make him an offer of
a year's furlough he would probably
not accept, as he desired to free himself
from worry and work, in order the
more fully to comply with the direc-
tions of the specialists who are treat-
ing his eyes.

Mr. Warren came to the Second
Baptist Church on February 1, 1911, from
Owensboro, Ky., to succeed Rev. W. R.
L. Smith, D. D., who had for many
years been the pastor of the church.
Under his able ministry a handsome
new building was erected at Adams and
Franklin Streets.

Well Known as Orator.

Mr. Warren has made quite a reputa-
tion as a pulpit orator, attracting
large crowds to his services and oc-
casionally some comment throughout the
city by his direct manner and fearless
way of stating his views on social as
well as religious topics. Since coming
to Richmond he has made his home at
the Young Men's Christian Association
building.

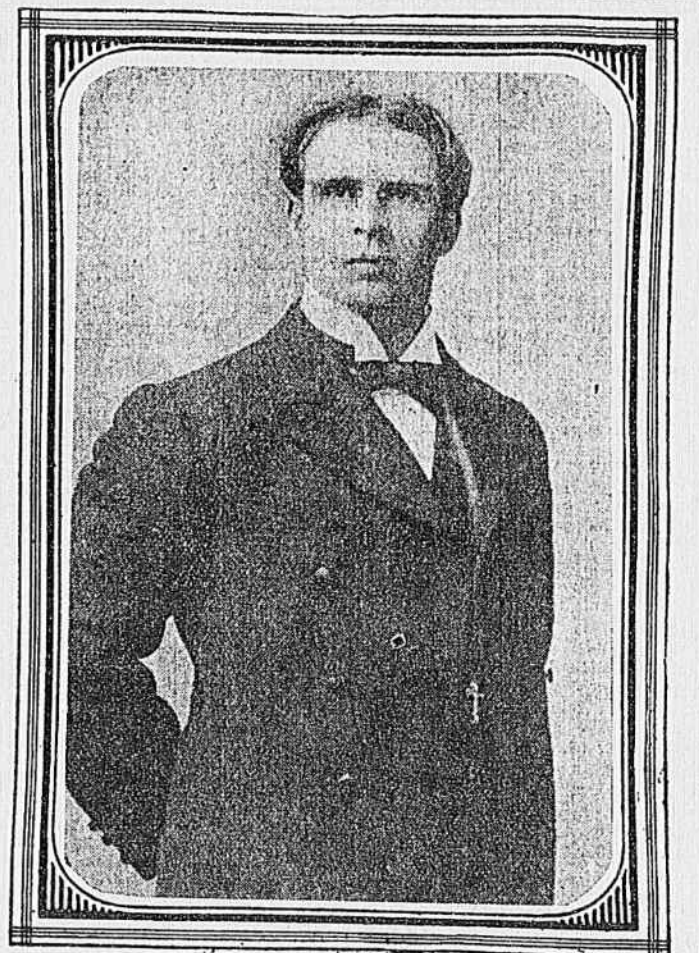
Taken entirely by surprise, officers
of the Second Baptist Church said last
night that as yet no consideration had
been given to the selection either of a
temporary pulpit supply or of a suc-
cessor in the permanent pastorate. Mr.
Warren's resignation is accepted. It is
anticipated that some temporary
arrangement will be made for a pulpit
supply until the congregation can de-
termine on further steps. The church
is a large, prosperous and liberal one,
well equipped and giving largely to
public causes. It maintains a large
Sunday school and other activities, and
has always made music an especially
attractive feature of its Sunday ser-
vices.

Pardon Is Refused

to Banker Morse

Washington, December 24.—The
President to-day declined to pardon
Charles W. Morse. The explanation
of his decision is contained in the
following statement issued from the
White House:
"The President to-day called into
consultation the Surgeon-General of
the army, the Surgeon-General of the
navy, and Major M. A. Delaney,
Medical Corps, United States Army,
on the report of the board of phy-
sicians at Atlanta as to the physi-
cal condition of Charles W. Morse.
After full consideration of the re-
port as explained to him by them,
the President was not satisfied that
immediate action was necessary, but
directed that he be kept fully ad-
vised at frequent intervals of any
change."

Resigns From Second Baptist



REV. LOUIS BACON WARREN.

RUSSIA WILL SHOW PERSIA NO MERCY

Intends to Inflict Heavy Punish-
ment in Revenge for Attack
on Troops.

REINFORCEMENTS ORDERED CONGRESS TO BE SCENE

Lesson Will Be One Long to Be Re-
membered, Foreign Office
Declares.

Tepahan, Persia, December 24.—A
strong detachment of Russians, com-
prising a regiment of rifles and a
squad of Cossacks, with a mountain
battery, left here last evening for
Tabriz to avenge the attack on Rus-
sians by Persian tribesmen at that
place a few days ago. The column al-
ready has traversed the Daradzia
Gorge without encountering Persian
opposition. It had been expected that
the Persians would stoutly defend the
mountain passes. The distance be-
tween Tepahan and Tabriz is nearly
500 miles.

Will Show No Mercy.

St. Petersburg, December 24.—As
the result of a long conference to-day
between Premier Kokovsov and Foreign
Minister Sazonov, heavy reinforce-
ments have been ordered from the
Caucasus to Tabriz. The director of
the Persian department of the Russian
Foreign Office said: "Russia will take
justice at Tabriz, Resht and Enzeli
into its own hands and will show no
mercy to the revolutionary drags who
are shedding Russian blood. The les-
son which we intend to give will long
be remembered."

Recent dispatches from Tabriz re-
ported serious fighting between the
Persian constitutionalists and Russian
troops. There has been fighting also
between the Russians and Persians at
Enzeli, on the Caspian Sea, and at
Resht, sixteen miles north of Enzeli.
At Tabriz the governor's palace is
said to have been bombarded, and
there were casualties on both sides.
The cause of the clash is not known,
but reports from St. Petersburg said
that a number of Russian soldiers had
been killed. At Resht and Enzeli the
fighting was between Russian sol-
diers and the police.

TAKEN TO ELLIS ISLAND

Count Andre De Gourowski Must Face
Charges.

New York, December 24.—Count An-
dre De Gourowski, who was arrested
under mysterious circumstances in
October last, upon his arrival here
from Europe, was again taken to Ellis
Island to-day by an officer from the
immigration headquarters there. The
count was brought here from Lynch-
burg, Va., where he was arrested on
orders from Washington. The nature
of the charges against the Russian have
not been made known to the immigra-
tion authorities.

At the time of the detention in Oc-
tober there was a hint of a Russian
political conspiracy. The count de-
clared that he had taken out his first
papers as an American citizen and had
considerable property in Virginia and
other sections of the South, and re-
ported that he was well and not un-
favorably known in Lynchburg and
elsewhere.
Count Gourowski will be arraigned
before the special board of inquiry at
Ellis Island on Tuesday, when the
charges against him will be made
known from Washington, and he will
be given an opportunity to disprove
them. The mysterious reports of his
alleged connection with political plots
against the Russian government have
died a natural death.

BIG DIVIDENDS BY RICHMOND BANKS

January Checks Aggre-
gate \$260,996.50, a Gain
of \$23,346.50.

MILLION DOLLARS TO ALL THIS YEAR

First National Leads With 6 Per
Cent. Semi-Annually on \$1,000,-
000—Seven of the Eighteen
Banks Announce Increases.
Carolina-Chemical Pays
\$360,000 Quarterly.

Seven of the eighteen banking in-
stitutions in Richmond announce an
increase in the amount of dividends
they will pay to stockholders of record
on January 1, due either to an increase
in the rate of dividend or to an in-
crease in the capital stock. Thirteen banks
of the city have declared dividends ag-
gregating \$260,996.50, an increase of
\$23,346.50, as compared with dividends
paid one year ago. Two other banks
are newly organized, and the remain-
der do not make the first of the year
a dividend period. All of the banks
state that 1911 has been most pros-
perous. The First National leads in the
list of increases, declaring a 5 per
cent. semi-annual dividend on \$1,000,-
000, or \$50,000. Heretofore it has paid
5 per cent. semi-annually.

The Virginia Fire and Marine In-
surance Company will mail checks for
\$50,000 to its stockholders in a 5 per
cent. semi-annual dividend on \$1,000,-
000, and the Virginia-Carolina Chemi-
cal Company announces its usual quar-
terly dividend of 2 per cent. on the
preferred stock of \$1,000,000 of the company,
amounting to \$18,000.00, and will mail
checks for \$360,000. Dividends of other
industrial corporations paid at this time
will make the grand total of checks
mailed to stockholders in Richmond
enterprises at this time exceed
\$1,000,000.

Bank Dividends.

The banks of the city have an-
nounced the following dividends:
First National, capital, \$1,000,-
000; semi-annual dividend of
5 per cent. \$50,000
National Bank of Virginia; cap-
ital, \$1,200,000; semi-annual
dividend of 3 per cent. 36,000
Planters National Bank; capital,
\$500,000; semi-annual dividend of
10 per cent. 50,000
Merchants National; capital,
\$200,000; semi-annual dividend
of 10 per cent. 20,000
National State Bank; capital,
\$1,000,000; semi-annual
dividend of 3 1/2 per cent. 35,000
American National; capital,
\$600,000; quarterly dividend
of 2 per cent. 12,000
Virginia Bank; capital, \$1,000,000;
dividend of 2 per cent. 20,000
Union Bank of Richmond; cap-
ital, \$210,750; semi-annual
dividend of 9 per cent. 10,777.50
Broad Street Bank; capital,
\$200,000; dividends period Feb-
ruary and August.
Savings Bank of Richmond; cap-
ital, \$200,000; semi-annual
dividend of 5 per cent. 10,000
Bank of Commerce and Trusts;
capital, \$250,000; quarterly
dividend of 1 1/2 per cent. 3,750
Commonwealth Bank; capital,
\$300,000; quarterly dividend
of 3 per cent. 9,000
Mechanics and Merchants Bank
of Manchester; capital, \$100,-
000; dividend not yet declared.
Central Bank; capital, \$175,-
000; newly organized bank,
putting all earnings in its
surplus.
Manchester National; capital,
\$100,000; semi-annual divi-
dend of 3 per cent. 3,000
Main Street Bank; capital,
\$123,450; semi-annual divi-
dend of 2 per cent. 2,469
West End Bank; capital, \$25,-
000; no dividend; earnings
being placed to surplus fund.
Mechanics Bank and Trust
Company; capital, \$300,000;
newly organized; opens for
business January 2.
Total dividends announced, \$260,996.50

Virginia Fire and Marine In-
surance Company; capital, \$1,-
000,000; 5 per cent. semi-annual
dividend 50,000
Virginia-Carolina Chemical
Company; preferred stock,
\$180,000; 2 per cent. quar-
terly dividend 360,000
Total announced dividends, \$670,996.50

Railroad companies having their
principal offices in Richmond do not
make January 1 a dividend period.
None of the general offices of the three
component parts into which the Ameri-
can Tobacco Company has been divided
is located in Richmond, though all
three companies have factories here.

Bank Changes.

Notable changes in the bank state-
ment for this year, beside the action
of the First National in going from
10 to 12 per cent. in its annual di-
vidend, adding to its semi-annual di-
vidend payment at this period 1 per cent.
on its capital of \$1,000,000, or \$10,000,
are the following:
The American National last year in-
creased its capital stock from \$500,000
to \$600,000, so that it increased the
amount of its dividend payment at this
time \$2,000.
The Union Bank of Richmond in-
creases its semi-annual dividend from
5 to 6 per cent. on its capital of \$1,000,000.
The Savings Bank of Richmond in-
creases its semi-annual dividend from
4 to 5 per cent. on its capital of \$1,000,000.
The Bank of Commerce and Trusts
increases its quarterly dividend from
1 1/2 per cent. of 5 per cent. annually,
to 1 1/2 per cent. or 6 per cent. annually.

(Continued on Third Page.)